

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

LEONOR CERON

Debtor(s)

Case No. 06-02945

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/22/2006.
- 2) The plan was confirmed on 06/19/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/20/2007, 08/14/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/12/2010.
- 5) The case was converted on 04/21/2010.
- 6) Number of months from filing to last payment: 50.
- 7) Number of months case was pending: 50.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,800.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$17,041.18
Less amount refunded to debtor	\$125.00

NET RECEIPTS: **\$16,916.18**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$743.29
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$743.29**

Attorney fees paid and disclosed by debtor: \$2,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN COLLECTION	Unsecured	100.00	NA	NA	0.00	0.00
AMERICAN ENTERPRISES	Unsecured	NA	NA	NA	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	2,430.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	573.00	573.75	573.75	105.15	20.57
COMPUTER CREDIT SERVICE	Unsecured	60.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	281.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	75.00	NA	NA	0.00	0.00
HSBC MORTGAGE SERVICES	Secured	14,660.13	14,660.13	14,660.13	14,660.13	0.00
HSBC MORTGAGE SERVICES	Secured	NA	NA	NA	0.00	0.00
KCA FINANCIAL	Unsecured	94.00	NA	NA	0.00	0.00
KCA FINANCIAL	Unsecured	68.00	NA	NA	0.00	0.00
NCO FINANCIAL	Unsecured	60.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	283.00	282.59	282.59	51.80	10.16
NCO FINANCIAL SYSTEMS	Unsecured	732.00	380.00	380.00	69.65	13.89
NCO FINANCIAL SYSTEMS	Unsecured	NA	352.00	352.00	64.51	12.51
NHS MORTGAGE	Secured	NA	NA	NA	0.00	0.00
NHS MORTGAGE	Secured	800.00	800.00	800.00	800.00	0.00
NICOR GAS	Unsecured	1,397.00	1,663.26	1,663.26	304.84	59.68
PELLETTIERI & ASSOC	Unsecured	1,957.00	NA	NA	0.00	0.00
PELLETTIERI & ASSOC	Unsecured	138.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$15,460.13	\$15,460.13	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$15,460.13	\$15,460.13	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$3,251.60	\$595.95	\$116.81

Disbursements:		
Expenses of Administration	<u>\$743.29</u>	
Disbursements to Creditors	<u>\$16,172.89</u>	
TOTAL DISBURSEMENTS :		<u>\$16,916.18</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/27/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.